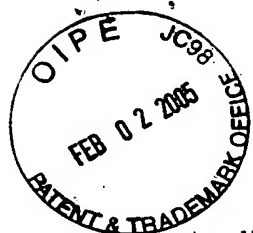


IFW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/808,611 Confirmation No.: 5032  
 Applicant(s) : Wendell DICKERSON  
 Filed : March 25, 2004  
 Titled: : FIXED RATE GRADUALLY STEPPED PAYMENT LOAN  
 TC/A.U. : 3624  
 Examiner : Not Yet Assigned  
  
 Docket No. : 86952-0001 CIP  
 Customer No. : 24633

Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, Virginia 22313-1450

**PRELIMINARY AMENDMENT TRANSMITTAL**

Sir:

Transmitted herewith for filing is a Preliminary Amendment in the above-identified application.

The fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDIT. FEE
TOTAL	35	MINUS	51	= 0	x \$ 50 =	\$ 0.00
INDEP.	4	MINUS	4	= 0	x \$ 200 =	\$ 0.00
Sub-Total						\$ 0.00
Reduce by 1/2 for Small Entity						- 0.00
TOTAL						\$ 0.00

☒ No additional fee is required.

☐ Check No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ is attached.

☐ Please charge my Deposit Account No. 50-1349 the amount of \$ \_\_\_\_\_.

Application No. 10/808,611

Preliminary Amendment Transmittal Letter dated February 2, 2005

Preliminary Amendment dated February 2, 2005

☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-1349.

☒ Any filing fees under 37 C.F.R. §1.16 for the presentation of extra claims.

☒ Any patent application processing fees under 37 C.F.R. §1.17.

Respectfully submitted,

**HOGAN & HARTSON LLP**

Dated: February 2, 2005

**HOGAN & HARTSON LLP**

555 Thirteenth Street, N.W.

Washington, D.C. 20004

Telephone: 202-637-5703

Facsimile: 202-637-5910

e-mail: [cjcrowson@hhlaw.com](mailto:cjcrowson@hhlaw.com)

**Customer No. 24633**

By: 

Celine Jimenez Crowson  
Registration No. 40,357

David D. Nelson  
Registration No. 47,818



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**PRELIMINARY AMENDMENT**

Sir:

Prior to examination on the merits of the above-noted application, the Applicant requests amendments made to the application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Amendments to the Abstract** are indicated on page 10 of this paper, including a sheet to replace the originally-filed abstract.

**Remarks/Arguments** begin on page 11 of this paper.

An **Appendix** including a replacement of the Abstract is attached following page 11 of this paper.